

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Dianna Michelle Murray

S.S. No.: xxx-xx-4280

Mailing Address: 4953 Red Springs Road, Red Springs, NC 28377-

Case No. 10-81648

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 10, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 28, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 9/3/10		
					Lastname-SS#: Murray-4280		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN					SURRENDER COLLATERAL		
Retain	Creditor Name	Sch D #	Description of Collateral		Creditor Name	Description of Collateral	
	None				None		
ARREARAGE CLAIMS					REJECTED EXECUTORY CONTRACTS LEASES		
Retain	Creditor Name	Sch D #	Arrearage Amount	(See f)	Creditor Name	Description of Collateral	
	None			**	None		
				**			
				**			
				**			
	None			**			
				**			
LTD. DEBTS ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ace Motor Acceptance		\$3,510	5.00	\$35	\$73.86	1999 Chevrolet Malibu
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
	Regional Acceptance	2	\$17,988	17.00	\$125	\$486.10	2007 Ford Explorer
				5.00			
				5.00			
ATTORNEY FEE (Unpaid paid)							
Law Offices of John T. Orcutt, P.C.			Amount: \$2,800				
SECURED TAXES							
IRS Tax Liens			Secured Amt				
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS							
IRS Taxes			Amount				
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)			Int. %	Payoff Amt			
All Co-Sign Protect Debts (See*)							
GENERAL NON PRIORITY UNSECURED			Amount (**)				
DMI= None(\$0)			None(\$0)				
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 594		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				5.02 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOI/O							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							
Please pay Regional Acceptance at 100% at Contract rate to protect codebor.							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

National Finance Company
714 Harris Avenue
Raeford, NC 28376-3118

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

ACE Motor Acceptance Company
111 Cupped Oak Drive
Suite F
Matthews, NC 28104

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American General Financial Services
4826 Fayetteville Road
Lumberton, NC 28358-2112

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Cape Fear Valley Medical
1638 Owen Drive
Fayetteville, NC 28304

North Carolina Employment Securi
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Paragon
Post Office Box 31675
Tampa, FL 33631

Experian
P.O. Box 2002
Allen, TX 75013-2002

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Receivable Solutions, Inc.
Post Office Box 6678
Columbia, SC 29260-6678

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Regional Acceptance Corporation
720 North 3rd Street #501
Wilmington, NC 28401

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Vickie L. Lawhon
4953 Red Springs Road
Red Springs, NC 28377

The Law Offices of John T. Orci
6616-203 Six Forks Road
Raleigh, NC 27615

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

National Credit Adjusters
Post Office Box 4115
Concord, CA 94524

United Cash Loans
198 S. Eight Tribes Trail
Post Office Box 111
Miami, OK 74355

US Attorney's Office
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Vickie L. Lawhon
4953 Red Springs Road
Red Springs, NC 28377